

766 stipulation to mod plan 021622

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Victoria A. Cipriani,

Debtor,

Case No. 18-21571 CMB

Chapter 13

Victoria A. Cipriani

Movant,

Hearing Date and Time:

vs.

Responses due:

**Ronda J. Winnecour, Trustee,
Respondent.**

AMENDED STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor, Victoria A. Cipriani.
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated 12/03/2020

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$1,886.00 to \$2,051.00 per month, effective February 22, 2022; and the Plan term shall not be changed.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve the Stipulated Order Modifying Plan on or _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: Trustee's Certificate of Default (Doc. # 70) is treated as resolved by this order.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

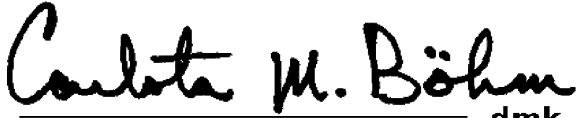
IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

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SO ORDERED, this 18th day of February, 2022__

Dated: 2/18/2022


United States Bankruptcy Judge **dmk**
Chief Judge Carlota M. Boehm

Stipulated by:

/s/ Gary W. Short
Counsel to Debtor

Stipulated by:

/s/Owen Katz
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

FILED
2/18/22 3:02 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Victoria A. Cipriani
Debtor

Case No. 18-21571-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 18, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2022:

Recip ID	Recipient Name and Address
db	+ Victoria A. Cipriani, 105 Crest Street, Box 113, Cuddy, PA 15031-9711
14817697	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas Company, POB 742537, Cincinnati, OH 45274-2537
14817704	+ Lodovico & Associates P.C., 2211 Ardmore Boulevard, Pittsburgh, PA 15221-4825
15133192	+ Municipal Authority of the Township of, South Fayette, c/o Romel L. Nicholas, Esq., 519 Court Place, Pittsburgh, PA 15219-2002
14817709	PNC Bank, 3232 Newmark Drive, Pittsburgh, PA 15237
14817707	+ Pennsylvania American Water, POB 371412, Pittsburgh, PA 15250-7412
14817710	+ South Fayette Township Muni. Auth., 900 Presto Sygan Road, Bridgeville, PA 15017-1983

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 18 2022 23:35:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
14849455	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 18 2022 23:35:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14817694	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 18 2022 23:35:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14817695	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 18 2022 23:40:58	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14817696	+ Email/Text: bankruptcy@clearviewfcu.org	Feb 18 2022 23:35:00	Clearview Federal Cu, 8805 University Blvd, Moon Township, PA 15108-4212
14817698	+ Email/Text: bankruptcy_notifications@ccsusa.com	Feb 18 2022 23:35:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
14817699	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 18 2022 23:35:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14817700	+ Email/PDF: creditonebknofications@resurgent.com	Feb 18 2022 23:40:58	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14817701	+ Email/PDF: creditonebknofications@resurgent.com	Feb 18 2022 23:40:55	Credit One Bank NA, POB 98873, Las Vegas, NV 89193-8873
14873610	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 18 2022 23:35:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14817702	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 18 2022 23:40:55	First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
14817703	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 18 2022 23:35:00	GM Financial, POB 183834, Arlington, TX 76096-3834

District/off: 0315-2

User: auto

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14868254	Email/PDF: resurgentbknofications@resurgent.com	Feb 18 2022 23:40:59	LVNV Funding, LLC its successors and assigns as, assignee of FFPM Carmel Holdings I, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14868243	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 18 2022 23:40:57	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14817705	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 18 2022 23:35:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14864348	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 18 2022 23:35:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14833477	Email/PDF: cbp@onemainfinancial.com	Feb 18 2022 23:40:57	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14817706	+ Email/PDF: cbp@onemainfinancial.com	Feb 18 2022 23:40:57	OneMain, Po Box 1010, Evansville, IN 47706-1010
14874612	Email/Text: Bankruptcy.Notices@pnc.com	Feb 18 2022 23:35:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14877332	+ Email/Text: csc.bankruptcy@amwater.com	Feb 18 2022 23:35:00	Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578
14817708	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 18 2022 23:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, POB 280946, Harrisburg, PA 17128-0946
14870844	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 18 2022 23:35:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14865363	Email/PDF: ebn_ais@aisinfo.com	Feb 18 2022 23:40:53	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14817711	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Feb 18 2022 23:35:00	Verizon, POB 15026, Albany, NY 12212-5026
14817712	Email/Text: bankruptcy@firstenergycorp.com	Feb 18 2022 23:35:00	West Penn Power, POB 3615, Akron, OH 44309-3615

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASS
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14859620	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14828076	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

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Form ID: pdf900

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Date: Feb 20, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC MORTGAGE A DIVISION OF PNC BANK, NATIONAL ASSOCIATION as servicer for PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Gary William Short	on behalf of Debtor Victoria A. Cipriani garyshortlegal@gmail.com gwshort@verizon.net
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5